



Order Filed on November 20, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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CORY F. WOERNER (296702019)

In Re:

Kenneth J. Blankenbaker,

Debtor.

Case No.: 19-22933-CMG

Chapter: 13

Hearing Date: November 20, 2024

Judge: Christine M. Gravelle

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: November 20, 2024



Honorable Christine M. Gravelle
United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Creditor's Certification of Default of U.S. Bank Trust National Association, not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 44 Mine Brook Road, Colts Neck, NJ 07722 (the "Subject Property"), and Joseph Casello, Esquire representing Kenneth J. Blankenbaker ("Debtor(s)"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

■ The Debtor is overdue for 03 months from September 1, 2024 through November 1, 2024.

■ The Debtor is overdue for 03 payments from September 1, 2024 through November 1, 2024 at \$6,429.70 per month.

Funds Held In Suspense \$0.00.

Total Arrearages Due \$19,289.10.

2. Debtor must cure all post-petition arrearages, as follows:

■ Beginning on December 1, 2024, regular monthly mortgage payments shall continue to be made in the amount of \$6,429.70 pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.

■ Beginning on December 1, 2024, monthly cure payments shall be made in the amount of \$6,429.70 for 03 months.

3. Payments to the Secured Creditor shall be made to the following address(es):

■ Regular monthly payment: Selene Finance, LP
Attn: BK Dept
3501 Olympus Boulevard
Dallas Texas 75019

■ Monthly cure payment: Selene Finance, LP
Attn: BK Dept
3501 Olympus Boulevard
Dallas Texas 75019

4. In the event of Default:

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■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment or Trustee payments should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

■ This order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.